

Overview of Mental Health Provisions in COVID-19 Relief and FY 2021 Funding Package

(December 22, 2020)

COVID-19 Relief

Detailed Overview: Provisions Impacting People with Mental Health Conditions

Mental Health Services

Provides **\$4.25 billion** for the Substance Abuse and Mental Health Services Administration (SAMHSA), including:

- \$1.65 billion for the Community Mental Health Services Block Grant
- \$1.65 billion for the Substance Abuse Prevention and Treatment Block Grant
- \$600 million for Certified Community Behavioral Health Clinics (CCBHCs) Expansion Grant program
 - Note: not all states have CCBHCs, and they may not be available statewide in states that have this program.
- \$50 million for suicide prevention programs
- \$240 million for emergency-response grants to states that can target support where it is most needed, such as outreach to those experiencing homelessness
- \$50 million for Project AWARE to support school-based mental health for children
- \$10 million for the National Child Traumatic Stress Network
- *Note: The legislation also requires that not less than \$125 million of the funds provided to SAMHSA go to tribal communities.*

Health Care

- Establishes important new mental health parity compliance protections by requiring health plans offering coverage in the individual or group markets to conduct comparative analyses of the nonquantitative treatment limitations (NQTLs) used for medical and surgical benefits compared to mental health and substance use disorder benefits.
- Provides \$3 billion for the “Public Health and Social Services Emergency Fund” to help providers who lost revenue due to COVID-19. The legislation clarifies that “eligible health care providers” includes Medicare or Medicaid enrolled providers.

- Addresses an issue known as “surprise medical billing,” which happens when a person with insurance coverage unknowingly receives treatment from an out-of-network provider and is then charged a higher amount than anticipated. The legislation ensures patients are only responsible for their in-network cost-sharing amounts, including deductibles, in both emergency and some non-emergency situations where patients do not have the ability to choose an in-network provider.
 - The legislation also requires accuracy of provider directories, a frequent challenge for people seeking mental health providers, by holding plans and providers accountable for inaccurate directories.

Housing

- Extends the eviction moratorium through January 31, 2021
- Provides \$25 billion for Emergency Rental Assistance

Medicaid

- After almost 25 years, restores Medicaid eligibility for citizens of the Freely Associated States (the Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau) who reside in the United States. Since 1996, these individuals had been cut off from Medicaid, contributing to higher rates of sickness and death, and a greater COVID-19 impact.
- Makes changes to ensure Medicaid recipients receive access to non-emergency medical transportation (NEMT), a critical benefit for people with mental illness.

Medicare

- Unfortunately, adds a requirement that, in order for Medicare to pay for mental telehealth after the end of the Public Health Emergency, individuals must have had a prior relationship with a provider during the previous six-month period. This limits access to providers for those without a prior relationship.

Detailed Overview: Provisions for Nonprofit Organizations and Employees

The legislation includes resources for small businesses, including nonprofits like NAMI organizations, as well as individuals struggling with financial security. Highlights include:

Paycheck Protection Program (PPP)

- Renews funding for PPP with \$284 billion. A certain amount of funding is set-aside for first-time borrowers (those who did not borrow in the spring or summer under the first rounds of funding).

- Allows for *second-time* loans for organizations with fewer than 300 employees who spent their initial loans and also faced a minimum of a 25 percent decrease in gross revenue in a 2020 quarter compared to that same quarter in 2019. The maximum loan for second time borrowers is \$2 million.
- Simplifies the loan forgiveness application for loans of up to \$150,000. It also adds additional qualifying expenses that are eligible for loan forgiveness, such as operating costs like software and cloud computing services.
- *When this bill is signed into law, more information will be available on the [SBA website](#).*

Individual One-time Cash Payments

- Provides payments of \$600 per individual and qualified child, with no cap on household size (adult dependents are not eligible). This payment will be provided to people with 2019 adjusted gross income up to \$75,000, \$112,500 for heads of households and \$150,000 for married couples filing jointly. The payments phase out at higher incomes.
- Note: This is a change from CARES Act payments earlier this year, where children were only eligible for a lesser amount than adults. Additionally, families that include individuals with mixed immigration status are now eligible for payments, as long as one spouse has a valid Social Security number.

Unemployment Benefits

- Extends unemployment insurance benefits by 11 weeks (they were set to expire this month). They will now last until March 14, 2021. This extension also applies to individuals who are eligible for the Pandemic Unemployment Assistance program – people who are not usually eligible for unemployment benefits (self-employed, independent contractors, people with limited work history, etc.).
- Provides supplemental unemployment benefits of \$300 per week during this period in addition to what an individual receives from their state in benefits.

Charitable Giving Incentives

- Extends through 2021 an earlier COVID-19 legislation program allowing individuals to deduct cash contributions to charities of up to \$300 (\$600 if married and filing jointly) per year without having to itemize deductions.

FY 2021 Federal Appropriations Bill

Below is a summary of key provisions that impact people with mental illness and their families (*the tables include comparisons to FY 2020 funding levels for programs, funding changes between FY 2020 and FY 2021, and additional appropriations from the COVID-19 relief bill*):

Department of Health & Human Services (HHS)

Agency/Program	FY 2021	FY 2020	Change from FY 2020	COVID-19 Appropriations
National Institute of Mental Health (NIMH)	\$2.103B	\$2.038B	+\$65M	
BRAIN Initiative	\$560M	\$500M	+\$60M	
Substance Abuse and Mental Health Services Administration (SAMHSA)	\$6.015B	\$5.88B	+\$133M	\$4.25B <i>(includes the below funding)</i>
Community Mental Health Services Block Grant (MHBG) <i>The MHBG includes a 10% set-aside to support evidence-based programs that provide treatment for first-episode psychosis and a NEW \$35M set-aside for crisis services (a NAMI priority)</i>	\$757.5M	\$722.6M	+\$35M	\$1.65B
Certified Community Behavioral Health Centers (CCBHCs)	\$250M	\$200M	+\$50M	\$600M
Zero Suicide Initiative	\$21M	\$16M	+\$5M	
National Suicide Prevent Lifeline	\$24M	\$19M	+\$5M	
Children's Mental Health Services	\$125M	\$125M	n/a	
Projects for Assistance in Transition from Homelessness (PATH)	\$64.6M	\$64.6M	n/a	
Project AWARE (Advancing Wellness and Resiliency in Education) <i>Supports school-based mental health for children</i>	\$107M	\$107M	n/a	\$50M

Department of Justice (DoJ)

Program	FY 2021	FY 2020	Change from FY 2020
The Mentally Ill Offender Treatment and Crime Reduction Act (MIOTCRA)	\$35M	\$33M	+\$2M
Edward Byrne Memorial Justice Assistance Grant Program <i>Funds mental health courts</i>	\$484M	\$547M	-\$63M
Justice Reinvestment Program	\$33M	\$28M	+\$5M

FY 2021 funding for DOJ programs also includes: \$7.5M for a grant program to provide officer training on responding to individuals with mental illness or disabilities and \$25M for the veterans' treatment courts program.

Department of Veterans Affairs (VA)

Program	FY 2021	FY 2020	Change from FY 2020
VA Mental Health and Suicide Prevention Programs <i>Includes \$313M for suicide prevention outreach</i>	\$10.3B	\$9.43B	+\$865M
VA Medical and Prosthetic Research	\$815M	\$800M	+\$15M

Department of Housing and Urban Development (HUD)

Program	FY 2021	FY 2020	Change from FY 2020
Supportive Housing for Persons with Disabilities program (Section 811 vouchers) <i>Includes \$54M for new units</i>	\$227M	\$202M	+\$25M
McKinney-Vento Homeless Assistance	\$3B	\$2.78B	+\$220M